

Information to identify the case:

Debtor 1	<u>Melissa S Bartell</u>	Social Security number or ITIN	xxx-xx-0535
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-23473-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melissa S Bartell

9/1/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Melissa S Bartell
Debtor

Case No. 20-23473-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 01, 2021

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2021:

Recip ID	Recipient Name and Address
db	+ Melissa S Bartell, 208 Railroad Ave Apt B, Apollo, PA 15613-1377
aty	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
tr	+ Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15328485	+ ACMH, PO Box 819, Kittanning, PA 16201-0819
15322883	++ APOLLO TRUST COMPANY, PO BOX 247, APOLLO PA 15613-0247 address filed with court:, Apollo Trust Co, 201 N Warren Ave, Apollo, PA 15613
15322882	+ Amex/dsnb, Po Box 8218, Mason, OH 45040-8218
15322905	+ Mariner Finance, 1403 Watson Blvd, Warner Robins, GA 31093-3435
15328510	+ Payoff, 1700 Flight Way, Tustin, CA 92782-1839
15322908	+ Regency Finance Co, 270 Tarentum Bridge Rd, New Kensington, PA 15068-4694
15328526	+ UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
15322922	+ Us Dept Ed, Po Box 5609, Greenville, TX 75403-5609
15322923	+ Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 02 2021 07:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 02 2021 03:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 02 2021 07:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 02 2021 03:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Sep 02 2021 07:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15322881	+ EDI: GMACFS.COM	Sep 02 2021 07:28:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15322887	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 02 2021 03:34:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15322884	+ EDI: CAPITALONE.COM	Sep 02 2021 07:28:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15322885	+ EDI: CITICORP.COM	Sep 02 2021 07:28:00	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217

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15322886	+ EDI: CITICORP.COM	Sep 02 2021 07:28:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15322888	+ Email/Text: bankruptcy@clearviewfcu.org	Sep 02 2021 03:34:00	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15322889	+ EDI: WFNNB.COM	Sep 02 2021 07:28:00	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
15322890	+ EDI: WFNNB.COM	Sep 02 2021 07:28:00	Comenity Bank/peebles, Po Box 182789, Columbus, OH 43218-2789
15322891	+ EDI: WFNNB.COM	Sep 02 2021 07:28:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15322892	+ EDI: WFNNB.COM	Sep 02 2021 07:28:00	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789
15322893	+ EDI: WFNNB.COM	Sep 02 2021 07:28:00	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15322894	+ EDI: WFNNB.COM	Sep 02 2021 07:28:00	Comenitycapital/biglot, Po Box 182120, Columbus, OH 43218-2120
15322895	+ EDI: WFNNB.COM	Sep 02 2021 07:28:00	Comenitycb/myplacerwds, Po Box 182120, Columbus, OH 43218-2120
15322904	+ EDI: CITICORP.COM	Sep 02 2021 07:28:00	Macys/dsnb, Po Box 8218, Mason, OH 45040
15322897	+ EDI: DISCOVER.COM	Sep 02 2021 07:28:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15322898	+ EDI: DISCOVERPL	Sep 02 2021 07:28:00	Discover Personal Loan, Po Box 30954, Salt Lake City, UT 84130-0954
15322899	Email/Text: bk@freedomfinancialnetwork.com	Sep 02 2021 03:34:00	Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402
15322900	EDI: JPMORGANCHASE	Sep 02 2021 07:28:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15322901	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 02 2021 03:34:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15322902	Email/Text: ktramble@lendmarkfinancial.com	Sep 02 2021 03:34:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
15322903	Email/Text: camanagement@mtb.com	Sep 02 2021 03:34:00	M&t Bank, Po Box 900, Millsboro, DE 19966
15322906	+ Email/Text: bankruptcy@prosper.com	Sep 02 2021 03:34:00	Prosper Marketplace In, 221 Main Street, San Francisco, CA 94105-1906
15322907	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 02 2021 03:34:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15322909	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15322910	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15322911	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15322912	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15322913	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15322914	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Syncb/mc, Po Box 965005, Orlando, FL 32896-5005
15322915	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Syncb/old Navy, Po Box 965005, Orlando, FL

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15322916	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	32896-5005 Synch/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15322917	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Synch/onav, Po Box 965005, Orlando, FL 32896-5005
15322918	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Synch/ppc, Po Box 965005, Orlando, FL 32896-5005
15322919	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Synch/sams, Po Box 965005, Orlando, FL 32896-5005
15322920	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Synch/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15322921	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Synch/samsdc, Po Box 965005, Orlando, FL 32896-5005
15323014	+ EDI: RMSC.COM	Sep 02 2021 07:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15322924	+ EDI: WFFC.COM	Sep 02 2021 07:28:00	Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15322896		Discover Bank
15328488	*P++	APOLLO TRUST COMPANY, PO BOX 247, APOLLO PA 15613-0247, address filed with court:, Apollo Trust Co, 201 N Warren Ave, Apollo, PA 15613
15328486	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15328487	*+	Amex/dsnb, Po Box 8218, Mason, OH 45040-8218
15328492	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15328489	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15328490	*+	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15328491	*+	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15328493	*+	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15328494	*+	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
15328495	*+	Comenity Bank/peebles, Po Box 182789, Columbus, OH 43218-2789
15328496	*+	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15328497	*+	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789
15328498	*+	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15328499	*+	Comenitycapital/biglot, Po Box 182120, Columbus, OH 43218-2120
15328500	*+	Comenitycb/myplacerrws, Po Box 182120, Columbus, OH 43218-2120
15328508	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macys/dsnb, Po Box 8218, Mason, OH 45040
15328501	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15328502	*+	Discover Personal Loan, Po Box 30954, Salt Lake City, UT 84130-0954
15328503	*P++	FREEDOM FINANCIAL ASSET MANAGEMENT LLC, ATTN BANKRUPTCY DEPARTMENT, PO BOX 2340, PHOENIX AZ 85002-2340, address filed with court:, Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402
15328504	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15328505	*+	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15328506	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court:, Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
15328507	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&t Bank, Po Box 900, Millsboro, DE 19966
15328509	*+	Mariner Finance, 1403 Watson Blvd, Warner Robins, GA 31093-3435
15328511	*+	Prosper Marketplace In, 221 Main Street, San Francisco, CA 94105-1906
15328512	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573

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15328513	*+	Regency Finance Co, 270 Tarentum Bridge Rd, New Kensington, PA 15068-4694
15328514	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15328515	*+	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15328516	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15328517	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15328518	*+	Syncb/lowes, Po Box 965005, Orlando, FL 32896-0001
15328519	*+	Syncb/mc, Po Box 965005, Orlando, FL 32896-5005
15328520	*+	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
15328521	*+	Syncb/onav, Po Box 965005, Orlando, FL 32896-5005
15328522	*+	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
15328523	*+	Syncb/sams, Po Box 965005, Orlando, FL 32896-5005
15328524	*+	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15328525	*+	Syncb/samsdc, Po Box 965005, Orlando, FL 32896-5005
15328527	*+	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
15328528	*+	Wells Fargo Hm Mortgage, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 2 Undeliverable, 41 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2021 at the address(es) listed below:

Name	Email Address
Lawrence W. Willis	on behalf of Debtor Melissa S Bartell ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lisa M. Swope	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Maria Miksich	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6